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EXAMINER
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ART UNIT	PAPER NUMBER
2761	

DATE MAILED:
05/11/00

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trad marks

☒ Responsive to communication(s) filed on _Feb 7, 2000_

☐ This action is **FINAL.**

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire _____3___ month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

　☒ Claim(s) _1-29_ _____ is/are pending in the applicat

　　Of the above, claim(s) _____ is/are withdrawn from consideration

　☐ Claim(s) _____ is/are allowed.

　☒ Claim(s) _1-29_ _____ is/are rejected.

　☐ Claim(s) _____ is/are objected to.

　☐ Claims _____ are subject to restriction or election requirement.

Application Papers

　☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

　☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

　☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

　☐ The specification is objected to by the Examiner.

　☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

　☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

　　☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been

　　　☐ received.

　　　☐ received in Application No. (Series Code/Serial Number) _____ .

　　　☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

　　*Certified copies not received: _____

　☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

　☒ Notice of References Cited, PTO-892

　☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

　☐ Interview Summary, PTO-413

　☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

　☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

DETAILED ACTION

This Office Action is responsive to Applicant's amendment (Paper No. 10) of application

08/909,340 filed August 11, 1997. The amendment, filed February 07, 2000, amends claims 1

and 4-29.

Response to Arguments

1.   Applicant's arguments with respect to claims 1-29 have been considered but are moot in

view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

3.   Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent

No. 5,903,881 to *Schrader et al.* in view of U.S. Patent No. 5,826,241 to *Stein et al.*

As to **claim 1**, *Schrader* discloses a *method of facilitating account statement*

reconciliation (reconciliation: *Schrader*; col.17, line 47- col.18, line 44), *comprising: associating*

selected transactions within data records for an account to form a transaction group which may

be treated as a plurality of individual transactions (forming accounts and transactions with a

financial entity: *Schrader*; col.8, line 10 to col.10, line 52)*; and displaying a total for the*

transaction group when the selected transactions within the transaction group are individually

displayed (account balances: *Schrader*; col.10, lines 4-6; col.10, line 53 to col.11, line 39),

wherein the total for the transaction group may be readily reconciled with a consolidated entry

in an external account statement (reconciliation with online statement: *Schrader*; col.17, line 47

to col.18, line 44). However, *Schrader* does not explicitly disclose treating a transaction group as

a single transaction wherein the *selected transactions were paid or deposited together*. *Stein*

discloses grouping individual transactions into larger categories and treating a transaction group

as a single transaction wherein the *selected transactions were paid or deposited together*

(accumulation and settlement of transactions: *Stein*; col.9, line 46 to col.11, line 53). Therefore, it

would have been obvious to one of ordinary skill in the art at the time the invention was made to

have a *method of facilitating account statement reconciliation comprising: associating selected*

transactions within data records for an account to form a transaction group which may be

treated both as a single transaction and as a plurality of individual transactions, wherein the

selected transactions were paid or deposited together; and displaying a total for the transaction

group when the selected transactions within the transaction group are individually displayed,

wherein the total for the transaction group may be readily reconciled with a consolidated entry

in an external account statement. *Schrader* suggests such a combination by use of an out box

[167]. Transactions to be executed are collected together and placed in an out but [167], which is

executed by clicking on a "send" button (see *Schrader* at col.16, lines 4-11+). Grouping of

transactions in this manner suggests treatment of such transactions as a single, grouped unit and

an underlying batch process execution, as explicitly disclosed by *Stein*.

As to **claim 2**, *Schrader* as modified by *Stein* and applied to claim 1 above discloses *the*

step of associating selected transactions within data records for an account to form a

transaction group further comprises: instantiating a container object to contain data records for

said transaction group (application object: *Schrader*; col.13, line 37), *wherein the data records*

(transactions: *Schrader*; col.9, lines 6-10) *include a transaction identifier, a transaction date, a*

transaction description, and a transaction amount for each transaction within the transaction

group (elements of a transaction instruction [169] include type, date, description and amount:

Schrader; col.8, lines 11-64; col.9, lines 6-14).

As to **claim 3**, *Schrader* as modified by *Stein* and applied to claim 1 above discloses *the*

step of associating selected transactions within data records for an account to form a

transaction group further comprises: supporting selection of multiple data records (multiple

transactions: *Schrader*; col.9, line 6 to col.10, line 52); *and providing an option for associating*

multiple selected data records as a transaction group (accumulated transactions: *Schrader*; col.9,

line 46 to col.11, line 53).

As to **claim 4**, *Schrader* as modified by *Stein* and applied to claim 1 above discloses

displaying a visual indicator of the association of the transaction group when the selected

transactions within the transaction group are individually displayed (financial institution icon

[201] indicates association: *Schrader*; Fig.7; col.11, lines 49-54).

As to **claim 5**, *Schrader* as modified by *Stein* and applied to claim 1 above discloses

forming a plurality of transaction groups within the data records for the account (plurality of

accounts available: *Schrader*; col.10, lines 10-13); *and displaying a total for each transaction*

group within the plurality of transaction groups (account balance: *Schrader*; col.10, lines 56-65).

As to **claim 6**, *Schrader* as modified by *Stein* and applied to claim 6 above discloses

identifying unreconciled transactions within data records for the account (transaction marked as

unreconciled: *Schrader*; col.14, lines 12-15; col.17, lines 47-49); *and determining whether the*

unreconciled transactions include at least one transaction from a transaction group

(unreconciled transactions are identified and compared against transactions in the mini-

checkbook: *Schrader*; col.17, lines 47-62).

As to **claim 7**, *Schrader* as modified by *Stein* and applied to claim 1 above discloses

treating the transaction group as a single transaction during automatic reconciliation of the

account with the external account statement (auto-reconciliation with online statement: *Schrader*;

col.17, line 47 to col.18, line 44); *and treating the selected transactions within the transaction*

group individually in categorization of transactions for the account (transaction type [135]:

Schrader; col. 9, line 8+).

As to **claim 8**, *Schrader* discloses an *apparatus for facilitating account statement*

reconciliation (reconciliation: *Schrader*; col.17, line 47- col.18, line 44), *comprising: association*

means for persistently associating selected transactions within data records for an account to

form a transaction group (forming accounts and transactions with a financial entity: *Schrader*;

col.8, line 10 to col.10, line 52); *and display means for displaying a total for the transaction*

group when the selected transactions within the transaction group are individually displayed

(account balances: *Schrader*; col.10, lines 4-6; col.10, line 53 to col.11, line 39), *wherein the total*

for the transaction group may be readily reconciled with a consolidated entry in an external

account statement (reconciliation with online statement: *Schrader*; col.17, line 47 to col.18, line

44). However, *Schrader* does not explicitly disclose selectively treating a transaction group as a single transaction wherein the *selected transactions were paid or deposited together*. *Stein* discloses grouping individual transactions into larger categories and treating a transaction group as a single transaction wherein the *selected transactions were paid or deposited together* (accumulation and settlement of transactions: *Stein*; col.9, line 46 to col.11, line 53). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have an *apparatus for facilitating account statement reconciliation, comprising: association means for persistently associating selected transactions within data records for an account to form a transaction group which may be selectively treated as a single transaction, wherein the selected transactions were paid or deposited together; and display means for displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement*. *Schrader* suggests such a combination by use of an out box [167]. Transactions to be executed are collected together and placed in an out but [167], which is executed by clicking on a "send" button (see *Schrader* at col.16, lines 4-11+). Grouping of transactions in this manner suggests treatment of such transactions as a single, grouped unit and an underlying batch process execution, as explicitly disclosed by *Stein*.

As to **claim 9**, *Schrader* as modified by *Stein* and applied to claim 8 above discloses that

the association means further comprises: instantiation means for instantiating a container object

to contain data records for the transaction group (application object: *Schrader*; col.13, line 37),

wherein the data records (transactions: *Schrader*; col.9, lines 6-10) *include a transaction*

identifier, a transaction date, a transaction description, and a transaction amount for each

transaction within the transaction group (elements of a transaction instruction [169] include type,

date, description and amount: *Schrader*; col.8, lines 11-64; col.9, lines 6-14).

As to **claim 10**, *Schrader* as modified by *Stein* and applied to claim 8 above discloses that

the association means further comprises: means for supporting selection of multiple data

records (multiple transactions: *Schrader*; col.9, line 6 to col.10, line 52); *and means for providing*

an option for associating multiple selected data records as a transaction group (accumulated

transactions: *Schrader*; col.9, line 46 to col.11, line 53).

As to **claim 11**, *Schrader* as modified by *Stein* and applied to claim 8 above discloses an

indication means for displaying a visual indicator of the association of the transaction group

(financial institution icon [201] indicates association: *Schrader*; Fig.7; col.11, lines 49-54).

As to **claim 12**, *Schrader* as modified by *Stein* and applied to claim 8 above discloses an

association means for forming a plurality of transaction groups within the data records for the

account (plurality of accounts available: *Schrader*; col.10, lines 10-13); *and display means for*

displaying a total for each transaction group within the plurality of transaction groups (account

balance: *Schrader*; col.10, lines 56-65).

As to **claim 13**, *Schrader* as modified by *Stein* and applied to claim 12 above discloses an

identification means for identifying unreconciled transactions within data records for the

account (transaction marked as unreconciled: *Schrader*; col.14, lines 12-15; col.17, lines 47-49);

and determination means for determining whether the unreconciled transactions include at least

one transaction from a transaction group (unreconciled transactions are identified and compared

against transactions in the mini-checkbook: *Schrader*; col.17, lines 47-62).

As to **claim 14**, *Schrader* as modified by *Stein* and applied to claim 12 above discloses an

indication means for displaying a visual indicator of each transaction group within the plurality

of transaction groups (icon [201] represents a visual indicator of the transaction group: *Schrader*;

Fig.7).

As to **claim 15**, *Schrader* discloses a *computer program product for use with a data processing system* (software product: *Schrader*; col.1, lines 7-11), *comprising: a computer usable medium* (hardware architecture: *Schrader*; col.12, line 27 to col.13, line 6); *first instructions on the computer usable medium for associating selected transactions within data records for an account to form a transaction group having a data record distinct from data records for the selected transactions to allow the transaction group to be treated as a plurality of individual transactions* (forming accounts and transactions with a financial entity: *Schrader*; col.8, line 10 to col.10, line 52); *and second instructions on the computer usable medium for displaying a total for the transaction group* (account balances: *Schrader*; col.10, lines 4-6; col.10, line 53 to col.11, line 39), *wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement* (reconciliation with online statement: *Schrader*; col.17, line 47 to col.18, line 44). However, *Schrader* does not explicitly disclose a transaction group to be *selectively treated as a single transaction, wherein the selected transactions were paid or deposited together*. *Stein* discloses grouping individual transactions into larger categories and treating a transaction group as a single transaction wherein the *selected transactions were paid or deposited together* (accumulation and settlement of transactions: *Stein*; col.9, line 46 to col.11, line 53). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have a *computer program product for use with a data processing system, comprising: a computer usable medium; first instructions on the computer usable medium for associating selected transactions within data records for an*

account to form a transaction group having a data record distinct from data records for the

selected transactions to allow the transaction group to be selectively treated as a single

transaction and as a plurality of individual transactions, wherein the selected transactions were

paid or deposited together; and second instructions on the computer usable medium for

displaying a total for the transaction group, wherein the total for the transaction group may be

readily reconciled with a consolidated entry in an external account statement. Schrader

suggests such a combination by use of an out box [167]. Transactions to be executed are

collected together and placed in an out but [167], which is executed by clicking on a "send"

button (see *Schrader* at col.16, lines 4-11+). Grouping of transactions in this manner suggests

treatment of such transactions as a single, grouped unit and an underlying batch process

execution, as explicitly disclosed by *Stein*.

As to **claim 16**, *Schrader* as modified by *Stein* and applied to claim 15 above discloses

that the *first instructions further comprise: instructions for instantiating a container object to*

contain data records for the transaction group (application object: *Schrader*; col.13, line 37),

wherein the data records (transactions: *Schrader*; col.9, lines 6-10) *include a transaction*

identifier, a transaction date, a transaction description, and a transaction amount for each

transaction within the transaction group (elements of a transaction instruction [169] include type,

date, description and amount: *Schrader*; col.8, lines 11-64; col.9, lines 6-14).

As to **claim 17**, *Schrader* as modified by *Stein* and applied to claim 15 above discloses

that the *first instructions further comprises: instructions for supporting selection of multiple data*

records (multiple transactions: *Schrader*; col.9, line 6 to col.10, line 52); *and instructions for*

providing an option for creating the data record associating multiple selected data records as a

transaction group (accumulated transactions: *Schrader*; col.9, line 46 to col.11, line 53).

As to **claim 18**, *Schrader* as modified by *Stein* and applied to claim 15 above discloses

that the *third instructions on the computer usable medium for displaying a visual indicator of the*

association of the selected transactions within the transaction group when the selected

transactions within the transaction group are individually displayed (icon [201] represents a

visual indicator of the transaction group: *Schrader*; Fig.7).

As to **claim 19**, *Schrader* as modified by *Stein* and applied to claim 15 above discloses

that the *third instructions on the computer usable medium for forming a plurality of transaction*

groups within the data records for the account (plurality of accounts available: *Schrader*; col.10,

lines 10-13); *and fourth instructions on the computer usable medium for displaying a total for*

each transaction group within the plurality of transaction groups when transactions within a

transaction group are individually displayed (account balance: *Schrader*; col.10, lines 56-65).

As to **claim 20**, *Schrader* as modified by *Stein* and applied to claim 19 above discloses

that the *fifth instructions on the computer usable medium for identifying unreconciled*

transactions within data records for the account (transaction marked as unreconciled: *Schrader*;

col.14, lines 12-15; col.17, lines 47-49); *and sixth instructions on the computer usable medium*

for determining whether the unreconciled transactions include at least one transaction from a

transaction group (unreconciled transactions are identified and compared against transactions in

the mini-checkbook: *Schrader*; col.17, lines 47-62).

As to **claim 21**, *Schrader* discloses an *Internet client* (client computer: *Schrader*; col.12,

line 35), *comprising: a data processing system receiving and transferring data over the Internet*

(communications over a network: *Schrader*; col.12, lines 35-67); *and records for account*

transactions stored within the data processing system (transactions stored in the online statement:

Schrader; col.9, lines 34-46), *the records including at least one transaction group record*

persistently maintaining an association of records for selected transactions within the account

transactions (transaction maintained and grouped under financial entity: *Schrader*; Fig.7), *the at*

least one transaction group record allowing the selected transactions to be treated as a plurality

of individual transactions (forming accounts and transactions with a financial entity: *Schrader*;

col.8, line 10 to col.10, line 52), *wherein the at least one transaction group record includes a*

transaction identifier, a transaction date, a transaction description, and a transaction amount

for each transaction within the transaction group (elements of a transaction instruction [169]

include type, date, description and amount: *Schrader*, col.8, lines 11-64; col.9, lines 6-14).

However, *Schrader* does not explicitly disclose *account transactions which were paid or*

deposited together and *selectively treated as a single transaction.* *Stein* discloses grouping

individual transactions into larger categories and treating a transaction group as a single

transaction wherein the *selected transactions were paid or deposited together* (accumulation and

settlement of transactions: *Stein*, col.9, line 46 to col.11, line 53). Therefore, it would have been

obvious to one of ordinary skill in the art at the time the invention was made to have an *Internet*

client, comprising: a data processing system receiving and transferring data over the Internet;

and records for account transactions stored within the data processing system, the records

including at least one transaction group record persistently maintaining an association of

records for selected transactions within the account transactions which were paid or deposited

together, the at least one transaction group record allowing the selected transactions to be

selectively treated as a single transaction and as a Plurality of individual transactions, wherein

the at least one transaction group record includes a transaction identifier, a transaction date, a

transaction description, and a transaction amount for each transaction within the transaction

group. *Schrader* suggests such a combination by use of an out box [167]. Transactions to be

executed are collected together and placed in an out but [167], which is executed by clicking on a

"send" button (see *Schrader* at col.16, lines 4-11+). Grouping of transactions in this manner

suggests treatment of such transactions as a single, grouped unit and an underlying batch process

execution, as explicitly disclosed by *Stein*.

As to **claim 22**, *Schrader* as modified by *Stein* and applied to claim 21 above discloses

that the *data processing system further comprises: means for retrieving transaction information*

over the Internet (communications module [1411]: *Schrader*; col.14, lines 50-57); *and means for*

comparing the transaction group record to the retrieved transaction information separately from

the records for the selected transactions (reconciliation: *Schrader*; col.17, line 47- col.18, line

44).

As to **claim 23**, *Schrader* as modified by *Stein* and applied to claim 21 above discloses

that the *data processing system further comprises: means for displaying a visual indicator of the*

transaction group in a display of the records for the selected transactions (icon [201] represents

a visual indicator of the transaction group in a display of records: *Schrader*; Fig.7).

As to **claim 24**, *Schrader* as modified by *Stein* and applied to claim 21 above discloses

that the *data processing system further comprises: means for uniformly indicating a state of each*

of the selected transactions (transaction marked as reconciled or unreconciled: *Schrader*; col.14,

lines 12-15; col.17, lines 47-51).

As to **claim 25**, *Schrader* discloses an *Internet server* (financial institution computer

system [305]: *Schrader*; Fig.13), *comprising: a data processing system receiving and*

transferring data over the Internet (software on financial institution computer system [305]

countering communications module [1411] transmitting information back and forth: *Schrader*;

col.14, lines 50-57); *a storage device maintaining account transaction records for an account*

(response file: *Schrader*; col.17, lines 22-25); *and software operable in the data processing*

system for: receiving an external request for transaction records for the account over the

Internet (communications software: *Schrader*; col.14, lines 50-57); *comparing the external*

transaction records to the account transaction records (matching transactions: *Schrader*; col.17,

lines 41-46), *wherein the external transaction records include transaction groups for*

transactions paid or deposited together (transactions grouped under a financial entity: *Schrader*;

Fig.7), *each transaction group including a transaction identifier, a transaction date, a*

transaction description, and a transaction amount for each transaction within the transaction

group (elements of a transaction instruction [169] include type, date, description and amount:

Schrader; col.8, lines 11-64; col.9, lines 6-14), *wherein each transaction group is compared as a*

single transaction to the account transaction records; transmitting the account records over the

Internet (communications module [1411] transmitting information back and forth: *Schrader*;

col.14, lines 50-57); *and transmitting a signal over the Internet for initiating a determination of*

whether the account records includes a match to a transaction group (transmission summary:

Schrader; col.18, lines 38-43). However, *Schrader* does not explicitly disclose *account*

transactions which were selectively treated as a single transaction. Stein discloses grouping

individual transactions into larger categories and treating a transaction group as a single

transaction (accumulation and settlement of transactions: *Stein*; col.9, line 46 to col.11, line 53).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention

was made to incorporate the transaction grouping teaching of *Stein* with the online system of

Schrader so as to combine transaction groups. *Schrader* suggests such a combination by use of

an out box [167]. Transactions to be executed are collected together and placed in an out but

[167], which is executed by clicking on a "send" button (see *Schrader* at col.16, lines 4-11+).

Grouping of transactions in this manner suggests treatment of such transactions as a single,

grouped unit and an underlying batch process execution, as explicitly disclosed by *Stein*.

As to **claim 26**, the disclosure of *Schrader* is directed to the statutory category of

apparatus. However, the teachings offered by *Schrader* could, to one of ordinary skill in the art,

suggest implementation under a method recitation and, thus, are rejected accordingly. Therefore,

Schrader discloses a *method of automatically reconciling account transaction records with user*

transaction records over the Internet (reconciliation: *Schrader*; col.17, line 47- col.18, line 44),

comprising: transmitting information regarding an account from a server over the Internet to a

user unit (communications process: *Schrader*; col.14, lines 50-57); *comparing the information*

regarding the account to corresponding information from the user transaction records (matching

transactions: *Schrader*; col.17, lines 41-46), *each transaction group record including a*

transaction identifier, a transaction date, a transaction description, and a transaction amount

for each transaction within a plurality of transactions (elements of a transaction instruction [169]

include type, date, description and amount: *Schrader*; col.8, lines 11-64; col.9, lines 6-14),

wherein transaction group records are compared as a single transaction to the information

regarding the account; determining matches between the account information and the user

transaction records at the user unit; identifying transaction groups for which a match is

determined (identifying matched transactions: *Schrader*; col.17, lines 40-45); *and altering a state*

associated with user transaction records for individual transactions within the transactions

groups (displaying matched transactions in a different color: *Schrader*; col.18, lines 18-20).

However, *Schrader* does not explicitly disclose that *the user transaction records include*

transaction group records for transaction groups of selected transactions which were paid or

deposited together. Stein discloses grouping individual transactions into larger categories and

treating a transaction group as a single transaction wherein *the user transaction records include*

transaction group records for transaction groups of selected transactions which were paid or

deposited together (accumulation and settlement of transactions: *Stein*; col.9, line 46 to col.11,

line 53). Therefore, it would have been obvious to one of ordinary skill in the art at the time the

invention was made to incorporate the transaction grouping teaching of *Stein* with the online

system of *Schrader* so as to combine transaction groups. *Schrader* suggests such a combination

by use of an out box [167]. Transactions to be executed are collected together and placed in an

out but [167], which is executed by clicking on a "send" button (see *Schrader* at col.16, lines 4-

11+). Grouping of transactions in this manner suggests treatment of such transactions as a single, grouped unit and an underlying batch process execution, as explicitly disclosed by *Stein*.

As to **claim 27**, *Schrader* as modified by *Stein* and applied to claim 26 does not explicitly disclose *formatting a request for the information in HTML*. The Examiner hereby takes Official Notice that it would have been obvious to one of ordinary skill in the art at the time the invention was made to format information in HTML because HTML is a textual language in wide use on the Internet.

As to **claim 28**, *Schrader* as modified by *Stein* and applied to claim 26 above discloses the *step of determining matches between the account information and the user transaction records at the user unit further comprises: identifying user transaction records matching the account information* (transactions are matched: *Schrader*; col.17, lines 41-46) *which persistently maintain an association of selected user transaction records* (transactions cause balance to be automatically updated: *Schrader*; col.16, lines 58-61).

As to **claim 29**, *Schrader* as modified by *Stein* and applied to claim 28 does not explicitly disclose *altering a flag associated with the selected user transaction records*. The Examiner hereby takes Official Notice that it would have been obvious to one of ordinary skill in the art at the time the invention was made to alter a flag associated with selected user transaction records because use of flags to indicate status is a well known programming device to save variable state.

Conclusion

4.   Any inquiry concerning this communication from the Examiner should be directed to

Will McCarty whose telephone number is (703) 305-0625.

5.   **Any response to this action should be mailed to:**

> Commissioner of Patents and Trademarks
> Washington, D.C. 20231

or faxed to:

> (703) 308-9051, (for formal communications intended for entry)

Or:

> (703) 305-0040 (for informal or draft communications, please label
> "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington. VA.,

Sixth Floor (Receptionist).

FRANTZY POINVIL
PRIMARY EXAMINER
AU 2768

Will McCarty
May 8, 2000